

Investigating the Impact of Forensic Accounting Experience on the Ethical Commitment of Public Accountants with the Moderating Role of Religiosity

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Abstract

This study aims to investigate the impact of forensic accounting experience on the ethical commitment of certified public accountants in Iraq, specifically focusing on the moderating effect of Religiosity. Data was collected from 384 Iraqi-certified public accountants published by the Society of Iraqi Certified Public Accountants in 2023. A cross-sectional survey was used to select a sample of 45 certified public accountants for the investigation. The findings demonstrate a positive correlation between the experience level in forensic accounting and various aspects of ethical commitment, such as responsibility and integrity. Furthermore, the study found that Religiosity moderated this relationship, considerably influencing these ethical factors. This study links forensic accounting experience and ethical commitment among Iraqi CPAs, broadening the forensic accounting literature. It highlights religiosity as a moderating component, showing that technical proficiency and personal values affect accounting ethics. It is novel to incorporate religiosity into the ethical paradigm of forensic accounting to explain how cultural and religious factors affect Middle Eastern professional ethics.

Keywords: *Forensic Accounting, Public Accountant, Code of Conduct, Religiosity.*

Introduction

Forensic accounting is an essential aspect of the accounting discipline, concentrating on detecting and preventing fraudulent activities. Forensic accountants are often called upon to examine cases of financial misconduct and provide expert testimony in legal disputes (Kaur et al., 2023). As a result, Widnyana & Widyawati (2022) stated that the field requires a high level of technical expertise, analytical prowess, and ethical dedication. Forensic accounting is the application of analytical and investigative skills to resolve financial disputes under the legal standards mandated by courts.

Moreover, there has been considerable focus on the ethical commitment of accounting and auditing professionals, especially concerning the increasing occurrence of financial scandals and the inclination to hold prominent auditing companies responsible for these events. (Kurniawan & Anjarwati, 2020) The term "ethical commitment" pertains to a collection of beliefs and concepts that govern accountants' professional behavior and decision-making. These ideas and values ensure that accountants operate with integrity, objectivity, confidentiality, and professional competence (Bulo et al., 2020). However, Forensic accounting expertise and unwavering ethical dedication are crucial elements of the accounting field.

Furthermore, several factors, such as religion, might influence an individual's ethical standpoint. Religious refers to an individual who is devoted and loyal to their religious obligations. Religiosity pertains to the extent to which a person follows and practices religious views, which might impact their moral and ethical principles (Orellano et al., 2020)

Forensic accounting is fundamentally related to responsibility and integrity, which are essential for revealing financial malfeasance. Forensic accountants, while investigating fraud, embezzlement, and other financial discrepancies, must comply with a stringent ethical code that emphasizes objectivity, integrity, and responsibility. The notion of responsibility in forensic accounting encompasses not just the precision of the inquiry but also the need to deliver impartial results that can endure judicial examination. Integrity is

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paramount, as the credibility of forensic accountants relies on their adherence to honesty and professional ethics, which inform their decision-making and stakeholder interactions. Forensic accountants' integrity is critical for maintaining the reliability of their analyses, which are frequently used in legal procedures and corporate governance changes (Albrecht et al., 2012).

Therefore, we expect the forensic experience to affect the Ethical Commitment of Public Accountants and Religious to moderate these relationships.

Moreover, evidence shows us that no research has investigated the moderating effect of religion on the impact of forensic accounting experience on the ethical commitment of certified public accountants in Iraq. With this research gap, we conduct this research, so our main research purpose is to study these variables. We expect our findings to help policymakers in the auditing profession add some new concepts to the code of conduct. Also, accounting firms consider forensic experience and religion as a criterion in recruitment. Policymakers should consider these criteria in the development of a code of conduct.

The rest of the paper is organized as follows: First, the research begins with the introduction, and after that, the theoretical framework, presenting foundational theories and concepts relevant to the study is presented. Subsequently, the research methodology is discussed, outlining the methods and techniques used for data collection and analysis. Regression analysis is employed to examine the relationships between variables. The investigation culminates in a thorough discussion and conclusion, encapsulating the findings and their consequences.

Theoretical Framework and Hypothesis Development:

The Relationship Between Forensic Accounting Experience and Ethical Commitment of Certified Public Accountants

Forensic knowledge and specialized forensic expertise are core CPA competencies, including fraud prevention, detection and response, computer forensic analysis, valuation, and financial statement misrepresentation. Kreute (2017) asserts that forensic accountants assume the role of detectives by collecting evidence to substantiate or demonstrate the commission of crimes. Consequently, certified accountants with the expertise to prevent and detect money laundering or fraud through forensic accounting are essential.

Also, due to the rapid evolution of technology and the economic landscape, conventional auditing abilities have become significantly insufficient. As a result, auditors in this period must preserve old abilities while simultaneously acquiring new competencies, known as upskilling and reskilling, to fulfill audit responsibilities and achieve exceptional performance (ปธาน, 2021)

In addition, auditors ought to add forensic accounting approaches to their skill sets to increase the possibility of detecting fraudulent activity (Aksoy & Uzay, 2021)

Bucha (2005) sought to enhance our comprehension of the determinants affecting the ethical behavioral intentions of public accountants. This study's model analyzes the impact of personal, societal, and organizational elements on ethical intentions. The research revealed that professionals' perspectives on ethical matters affect their intentions. This study demonstrates the potential impact of social influences on the formation of attitudes. The hypothesized direct influence of subjective norms was not substantiated. A substantial correlation between subjective norms and attitudes was identified. The research indicates that the theory of reasoned action provides a valuable framework for examining these matters.

Also, Kasu (2009) found the essential function of forensic accountants in combating financial crimes, noting a greater demand for their services in the public sector of developing countries compared to the private sector. The study indicates that enhancing forensic accounting organizations and employing their services in the public sector in developing economies is crucial for effectively combating fraud and corruption.

The researchers Abu-Tapanjeh & Al-Sarairah (2021) investigated a group of 433 Jordanian-certified public accountants and 520 auditors working for the Audit Board, from which a sample of 426 was derived. The statistical package for the social sciences was used to analyze data and assess hypotheses. This research shows that the requisite elements for the execution of forensic accounting are available. Professional ethics received the highest ranking, with an arithmetic mean of 8.23 and a percentage of 82.3%. The second place is assigned to the accessibility of forensic accounting expertise, with a mean score of 7.9 and a percentage of 79%. The next aspect is the accessibility of forensic accounting experiences, with an average score of 7.69 and a percentage of 76.9%. The application of forensic accounting methods has the lowest rating, with an arithmetic mean of 7.54 and a percentage of 75.4%.

Also, Fetalver (2022) discovered that religiosity strongly impacts ethical decision-making among Filipino auditors in public practice, particularly regarding their ethical conduct. The instruction provided by religion and individuals' emotional investment in these ideas also contribute significantly. The process of ethical decision-making is dependent on the specific moral issue at hand. The hypothesized interconnection among the successive elements of Rest's (1986) ethical decision-making model was also validated.

Based on the above discussion, the first hypothesis of the research is stated as follows:

H1: Forensic accounting experience affects public accountants' ethical commitment.

H1a Forensic accounting experience affects the ethical commitment of public accountants related to the responsibility.

H1b: Forensic accounting experience affects the ethical commitment of public accountants related to integrity.

The Moderating Role of Religiosity on the Relationship Between Forensic Accounting Experience and Ethical Commitment of Certified Public Accountants

Religion plays a vital role in society by regulating ideas and actions, considerably influencing individuals' decision-making. The extent of religion's effect can be determined by assessing individuals' level of devotion and adherence to religious doctrines (Chan et al., 2022)

Uyar et al. (2015) demonstrated that professional seniority and religiosity positively affect ethical consciousness. In theoretical frameworks, deontology enhances ethical awareness, while egoism detracts from it. The study offers recommendations for enhancing the ethical awareness of accountants. Novice accountants should be apprised of the moral dilemmas inherent in their profession; they should receive instruction on the laws and regulations governing the accounting field from the outset of their careers and throughout their professional journey; professional associations may implement initiatives to engage accountants in social responsibility programs to mitigate self-serving behavior and foster

Also, Leventis et al. (2018) found that increased religious adherence operates as an institutionalized monitoring mechanism that decreases audit risk and audit costs, which is, in turn, reflected in reduced audit pricing. The study measures the intensity of Religiosity by the number of adherents relative to the total population in a county. Levels of auditor expertise do not differentiate the impact of Religiosity on auditors' pricing decisions but that audit fees are determined by an auditor's relative location in a market sector and religious adherence. The study concludes that religious adherence reduces the need for shareholders to bear the costs of monitoring agents, which could be important for market participants and regulators.

Based on the above discussion, the second hypothesis of the research is stated as follows:

H2: Religiosity of public accountants moderates the impact of forensic accounting experience on ethical commitment

H2a: Religiosity moderates the relationship between forensic accounting experience on Ethical commitment related to responsibility

H2b: Religiosity moderates the relationship between forensic accounting experience on Ethical commitment related to integrity

Research Methodology

The study's population comprised 384 Iraqi-certified public accountants, per the 2023 Society of Iraqi Certified Public Accountants data. A sample was chosen comprising 45 Iraqi-certified public accountants. The study used a cross-sectional survey design to collect data from a sample of public accountants in Iraq. The questionnaire used in this study was created after extensive consultation with academic experts and professionals and an analysis of prior research and its theoretical framework. (Allport & Ross, 1967), (Aydemir & Egilmez, 2010) , (Manal Naji Saleh, 2015)

The questionnaire included questions on participants' demographics, forensic accounting experience, ethical commitment, and Religiosity. Data was analyzed using SEM's PLS software, which tests the relationship between forensic accounting experience and ethical commitment and the moderating role of Religiosity.

Hypothesis Test

H1: Forensic accounting experience affects public accountants' ethical commitment.

The substantial positive impact of forensic accounting experience is demonstrated in Table (1) due to the value of Sig. The value of Sig is equivalent to 0.000, which is less than the significance level of 0.05, and the F test value is 11.431.

Table (1). Influence Of Forensic Accounting Experience on Ethical Commitment

	Sum square	Df	Mean square	F	P value
Total	11.589	44	0.000	11.431	0.000
Error	9.156	43	0.213		
Regression	2.434	1	2.434		

Table (2) demonstrates the substantial favorable impact of forensic accounting experience, as evidenced by the significance value. The value is 0.002, which is below 0.05, and the effect size is $B = 0.308$, indicating that a one-unit increase in the variable (forensic accounting experience) will result in a 30.8% increase in ethical commitment. The coefficient of determination, R^2 , is equal to 0.21., which means the (Forensic Accounting Experience) has explained about 21% of (ethical commitment) value. From the results above, we can say that the Forensic Accounting Experience influences ethical commitment.

Table (2). Coefficients of Ethical Commitment

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	R^2	R^2_{adj}	Durbin-Watson test
Intercept	3.090	0.000	0.335	9.212	0.000	0.210	0.192	1.983
Forensic Accounting Experience	0.308	0.458	0.091	3.381	0.002			

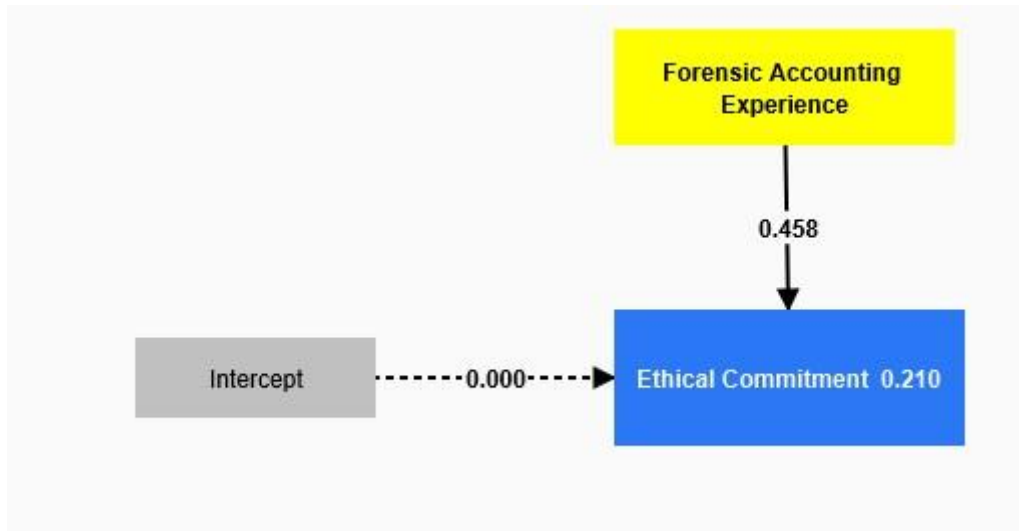


Figure (1). Shows The Influence of Forensic Accounting Experience on Ethical Commitment.

H1a Forensic accounting experience affects the ethical commitment of public accountants related to the responsibility.

Table (3) shows the substantial positive impact of forensic accounting experience due to the value of Sig. The value of Sig is equivalent to 0.000, which is less than the significance level of 0.05, with the F test value being 4.822.

Table (3). Influence of Forensic Accounting Experience on Ethical Commitment

	Sum square	Df	Mean square	F	P value
Total	14.912	44	-	4.822	0.000
Error	13.408	43	0.312		
Regression	1.504	1	1.504		

Table (4) shows the substantial positive impact of forensic accounting experience as a result of the value of Sig. The effect value is $B = 0.242$, which is less than 0.05 and equal to 0.033. This indicates that a one-unit increase in the variable (forensic accounting experience) will result in a 24.2% increase in the variable (ethical commitment related to the responsibility). The forensic accounting experience has accounted for approximately 10.1% of the ethical commitment associated with the responsibility value, as indicated by the coefficient of determination ($R^2 = 0.101$). Based on the findings mentioned above, it is evident that the Forensic Accounting Experience impacts ethical commitment related to responsibility.

Table (4). Coefficients Of Ethical Commitment Related to the Responsibility

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	R^2	R^2_{adj}	Durbin-Watson test
Intercept	3.407	0.000	0.406	8.392	0.000	0.101	0.080	1.565
Forensic Accounting Experience	0.242	0.318	0.110	2.196	0.033			

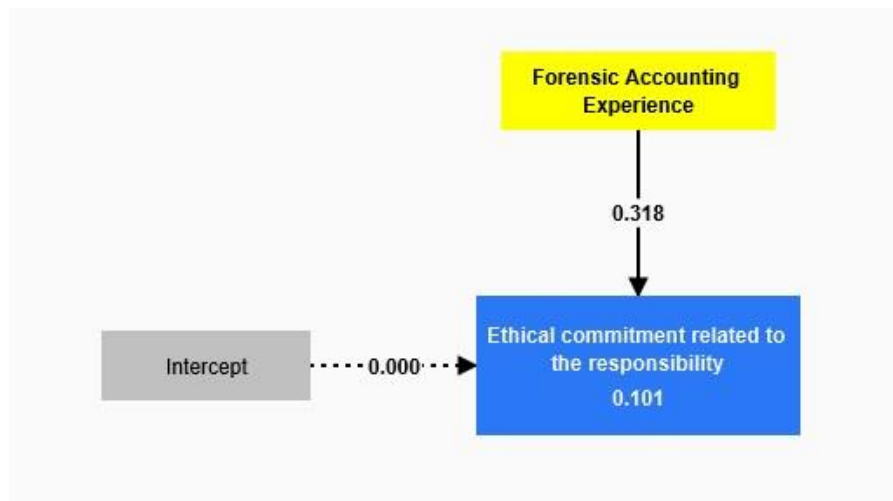


Figure (2). Shows The Influence of Forensic Accounting Experience on Ethical Commitment Related to Responsibility.

H1b: Forensic accounting experience affects the ethical commitment of public accountants related to integrity.

Table (5) shows the substantial positive impact of forensic accounting experience as a result of the value of Sig. The value of Sig is equivalent to 0.000, which is less than the significance level of 0.05, with the F test value being 4.661.

Table (5). Influence of Forensic Accounting Experience on Ethical Commitment Related to the Integrity

	Sum square	Df	Mean square	F	P value
Total	12.545	44	-	4.661	0.000
Error	11.318	43	0.263		
Regression	1.227	1	1.227		

Table (6) demonstrates the significant positive impact of forensic accounting experience, as indicated by the value of Sig. The effect value is $B = 0.219$, which is less than 0.05 and equal to 0.036. This indicates that a one-unit increase in the variable (forensic accounting experience) will result in a 21.9% increase in the variable (ethical commitment related to integrity). The forensic accounting experience has accounted for approximately 9.8% of the ethical commitment related to integrity, as indicated by the coefficient of determination ($R^2 = 0.098$). Based on the findings mentioned above, it is evident that the forensic accounting experience impacts ethical commitment related to integrity.

Table(6). Coefficients of Ethical Commitment Related to the Integrity

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	R^2	R^2_{adj}	Durbin-Watson test
Intercept	3.504	0.000	0.373	9.393	0.000	0.098	0.077	1.411
Forensic Accounting Experience	0.219	0.313	0.101	2.159	0.036			

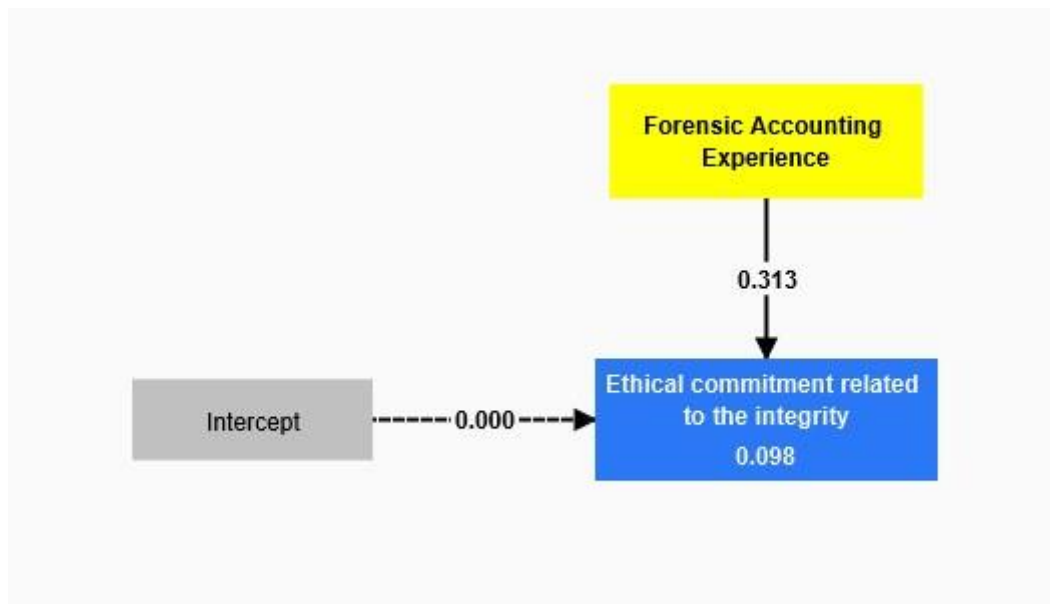


Figure (3.) Shows The Influence of Forensic Accounting Experience on Ethical Commitment Related to Integrity.

H2: Religiosity of public accountants moderates the impact of forensic accounting experience on ethical commitment

Table (7) shows the substantial positive impact of forensic accounting experience with religiosity due to the value of Sig. It is equivalent to 0.000, which is less than the significance level of 0.05, where the F test value is 12.688.

Table (7). Religiosity Moderates the Relationship Between Forensic Accounting Experience on Ethical Commitment

	Sum square	Df	Mean square	F	P value
Total	11.589	44	-	12.688	0.000
Error	7.225	42	0.172		
Regression	4.365	2	2.182		

Table (8) shows the insignificant impact of Forensic Accounting Experience, as evidenced by the significance value. It is 0.423, which exceeds 0.05.

The relationship between Forensic Accounting Experience and Religiosity demonstrates a strong impact on ethical commitment, with an effect size of $B = 0.098$, indicating that a one-unit increase in the interactive variable will result in a 9.8% increase in ethical commitment. The coefficient of determination, R^2 , is 0.377, indicating that the interaction variable accounts for approximately 37.7% of the ethical commitment score. The results indicate that religiosity moderates the connection between forensic accounting experiences and ethical commitment.

Table (8). Coefficients Of Religiosity Moderate the Relationship Between Forensic Accounting Experience on An Ethical Commitment

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	R^2	R^2_{adj}	Durbin-Watson test
Intercept	3.314	0.000	0.309	10.731	0.000	0.377	0.347	2.111

Forensic Accounting Experience * Religiosity	0.098	0.761	0.029	3.351	0.002			
Forensic Accounting Experience	-0.123	-0.183	0.153	0.808	0.423			

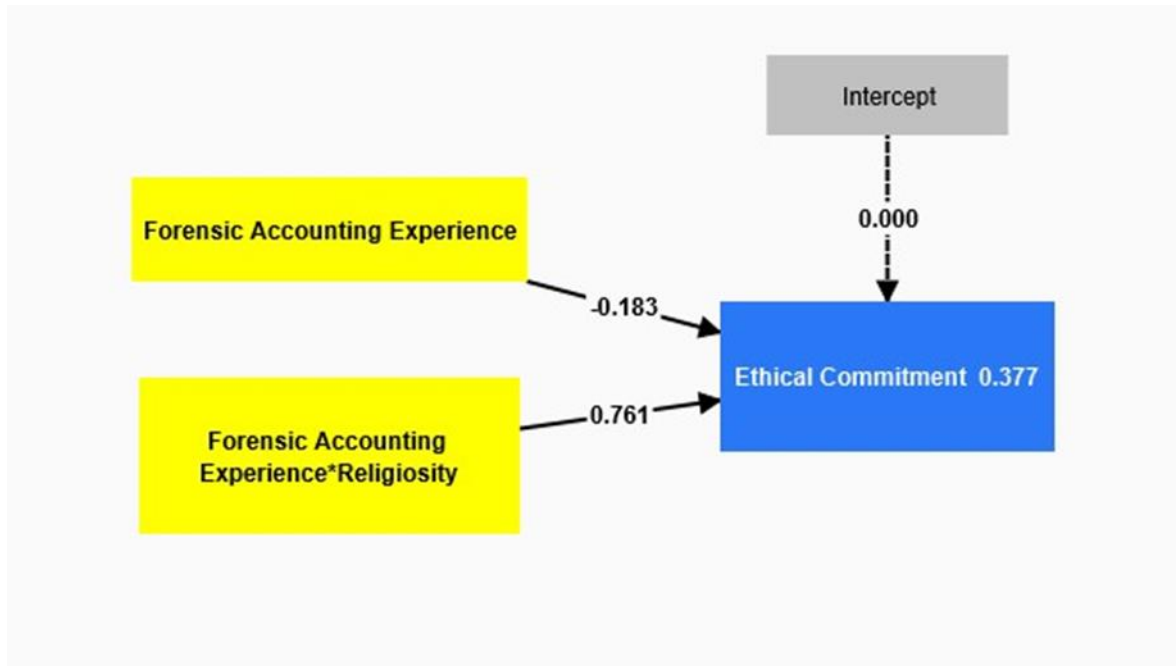


Figure (4). Religiosity Moderates the Relationship Between Forensic Accounting Experience on An Ethical Commitment

H2a: Religiosity moderates the relationship between forensic accounting experience on Ethical commitment related to responsibility.

Table (9) shows the substantial positive impact of (forensic accounting experience with Religiosity). Due to the value of Sig, This value is less than 0.05, which is equivalent to 0.000. where the F test value is 10.82.

Table (9). Religiosity Moderates the Relationship Between Forensic Accounting Experience on Ethical Commitment Related to the Responsibility

	Sum square	Df	Mean square	F	P value
Total	14.912	44	0.000	10.82	0.000
Error	9.841	42	0.234		
Regression	5.071	2	2.535		

Table (10) shows the insignificant impact of Forensic Accounting Experience, as evidenced by the Sig. Value. It equals 0.06, which exceeds 0.05.

The interaction between Forensic Accounting Experience and Religiosity significantly influences Ethical Commitment related to Responsibility, with an effect size (B = 0.134) indicating that a one-unit increase in the interactive variable results in a 13.4% increase in Ethical Commitment related to Responsibility.

The coefficient of determination, R^2 , is 0.34, indicating that the interaction variable accounts for approximately 34% of the variance in ethical commitment related to responsibility. The results indicate that Religiosity moderates the link between forensic accounting experiences and Ethical commitment related to responsibility.

Table (10). Coefficients of Religiosity Moderate the Relationship Between Forensic Accounting Experience on Ethical Commitment Related to the Responsibility

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	R^2	R^2_{adj}	Durbin-Watson test
Intercept	3.711	0.000	0.360	10.296	0.000	0.340	0.309	2.123
Forensic Accounting Experience * Religiosity	0.134	0.911	0.034	3.902	0.000			
Forensic Accounting Experience	-0.344	-0.451	0.178	1.932	0.060			

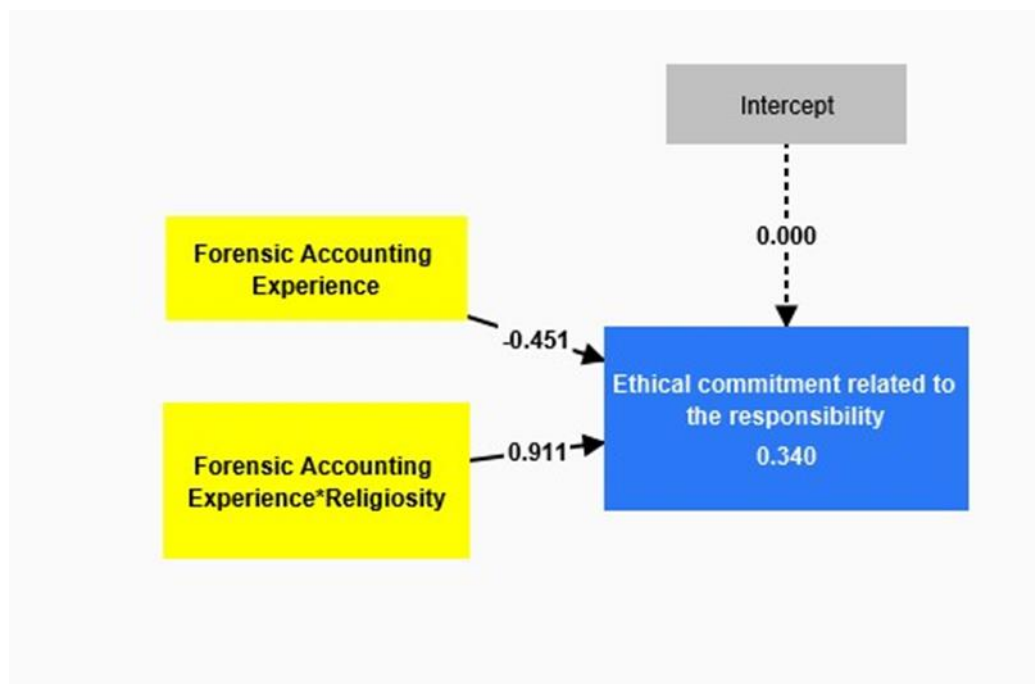


Figure (5). Shows That the Impact of Religiosity Moderates the Correlation Between Forensic Accounting Experiences and Ethical Commitment Related to Responsibility.

H2b: Religiosity moderates the relationship between forensic accounting experience on Ethical commitment related to integrity.

Table (11) shows the substantial positive impact of forensic accounting experience in conjunction with religiosity. Due to the value of Sig. It is equal to 0.000, which is less than 0.05, whereas the F test value is 10.183.

Table (11). Religiosity Moderates the Relationship Between Forensic Accounting Experience on Ethical Commitment Related to Integrity.

Total	Sum square	Df	Mean square	F	P value
	12.545	44		10.183	0.000
Error	8.448	42	0.201		
Regression	4.097	2	2.048		

Table (12) shows the insignificant impact of Forensic Accounting Experience, as evidenced by the significance value. It is equivalent to 0.07, which exceeds 0.05.

The interaction between Forensic Accounting Experience and Religiosity significantly influences Ethical Commitment related to integrity, with an effect size ($B = 0.12$) indicating that a one-unit increase in the interactive variable results in a 12% increase in Ethical Commitment related to integrity. The coefficient of determination, R^2 , is 0.327, indicating that the interaction variable accounts for approximately 32.7% of the variance in ethical commitment related to integrity. The results indicate that Religiosity moderates the correlation between forensic accounting experiences and ethical commitment related to integrity.

Table (12). Coefficients of Ethical Commitment Related to the Integrity

	Unstandardized coefficients	Standardized coefficients	SE	T value	P value	R^2	R^2_{adj}	Durbin-Watson test
Intercept	3.776	0.000	0.334	11.307	0.000	0.327	0.294	1.638
Forensic Accounting Experience * Religiosity	0.120	0.891	0.032	3.777	0.000			
Forensic Accounting Experience	-0.307	-0.439	0.165	1.862	0.070			

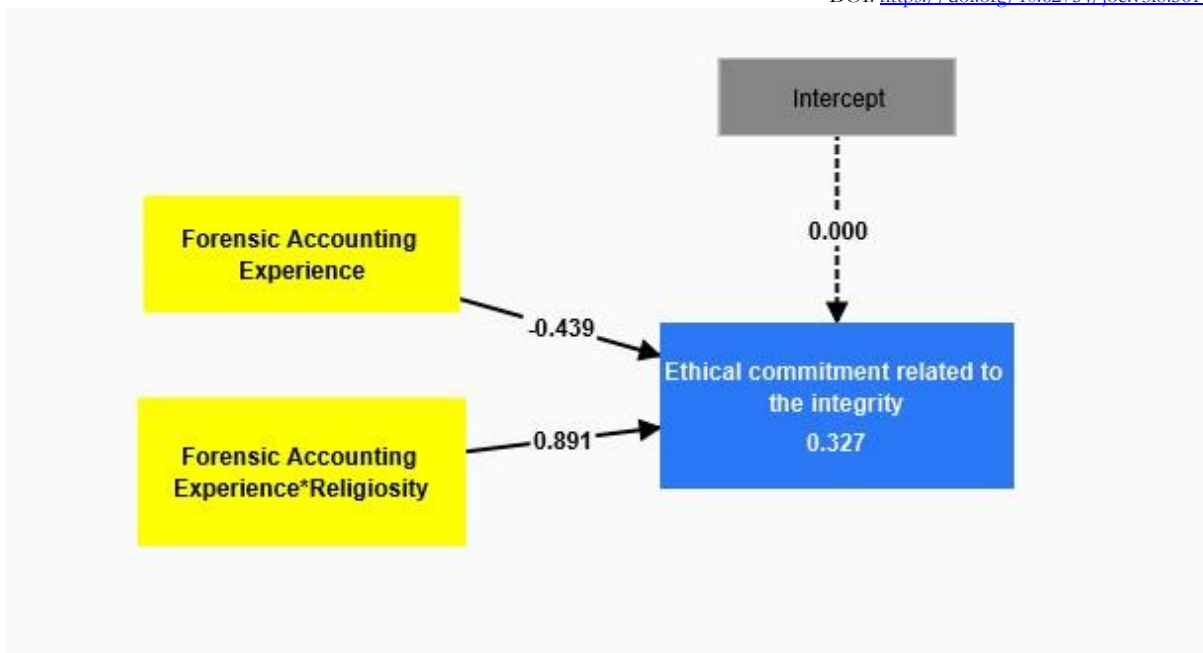


Figure (6). Shows That the Influence of Religiosity Moderates the Relationship Between Forensic Accounting Experience on Ethical Commitment Related to Integrity.

Conclusion

This research showed a strong link between forensic accounting experience and ethical commitment among Iraqi certified public accountants (CPAs). The results show that when CPAs accumulate expertise in forensic accounting, they are increasingly likely to demonstrate elevated levels of integrity and responsibility in their professional behavior. Furthermore, the research's analysis of religiosity as a moderating variable has demonstrated its substantial impact on the correlation between forensic accounting experience and ethical commitment. Religiosity seems to enhance the beneficial influence of experience on ethical conduct, indicating that individuals with robust religious convictions may be more inclined to convert their technical abilities into ethical behaviors. This research's contribution transcends the Iraqi setting. This study enhances the existing forensic accounting literature by integrating forensic accounting expertise with ethical dedication. The inclusion of religiosity as a moderating variable provides a fresh viewpoint, emphasizing the significance of cultural and religious influences on the formation of professional ethics, especially in the Middle East. This research offers significant insights into the determinants of ethical behavior among Iraqi CPAs. It emphasizes the importance of forensic accounting expertise and religiosity in promoting ethical conduct within the accounting profession.

Suggestion

Based on the results of this study, we suggested that:

Accounting companies and professional organizations should require public accountants to have experience in forensic accounting to improve their ethical commitment. Furthermore, these organizations should prioritize the inclusion of forensic accounting expertise in their recruitment and professional development programs, as it has a substantial and beneficial effect on ethical qualities such as responsibility and integrity.

Additionally, companies should implement forensic accounting in hiring practices by mandating new hires to have forensic accounting experience and incorporating the understanding of forensic accounting into professional development programs. Moreover, they should create ethics training programs that follow

professional standards and personal values and improve ethical aspects such as responsibility and integrity. Furthermore, gaining insight into the impact of religion on the correlation between forensic accounting experience and ethical commitment can be advantageous. Companies should strive to comprehend the values and convictions held by their accountants, as this can guide the creation of focused ethics training initiatives that align with professional and personal ideals. This strategy can enhance and strengthen ethical standards within the profession.

Therefore, companies should evaluate accountants' religious and personal beliefs to understand their values better. Then, they can use this information to customize ethics training programs. Companies can enhance ethical standards by ensuring that training programs follow professional and personal beliefs and establishing and promoting a culture that encourages and upholds strong ethical principles. Moreover, creating and executing customized ethics training programs and considering professional competence and personal principles can improve ethical standards and enhance the overall ethical norms within the accounting field.

In conclusion, utilizing the specialized knowledge of forensic accounting and recognizing the significance of personal values, such as religiosity, can strengthen the dedication to ethical norms. By implementing tailored ethics training and professional development programs that consider these aspects, the overall ethical standards within the accounting profession can be improved. Furthermore, it is essential to ensure that accountants' values are acknowledged and incorporated into their professional conduct.

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